

**DECLARATION AND POWER OF ATTORNEY FOR PATENT
APPLICATION**
ATTORNEY DOCKET NO.P3953

As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Network-Based Verification and Fraud-Prevention System**

the specification of which (check one) is attached hereto.

- was filed on:
- Application Serial No. _____
- and was amended on _____
(If applicable)

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, s 1.56 (a). In the case that the present application is a continuation-in-part application, I further acknowledge the duty to disclose material information as defined in 37 CFR s 1.56(a) which became available between the filing date of the prior application and the filing date of the present application. I hereby claim foreign priority benefits under Title 35, United States Code s119 of any foreign applications for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

(Number) (Country) (Day/Month/Year Filed)

(Number) (Country) (Day/Month/Year Filed)

I hereby claim the benefit under Title 35, United States Codes, 120 and 119 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, s112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, s156(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Serial No.): 09/461,515 (Filing Date): 12/14/1999 (Status): pending

(Application Serial No.): 09/425,626 (Filing Date): 10/22/1999 (Status): pending

(Application Serial No.): 09/523,598 (Filing Date): 06/01/1999 (Status): pending

(Application Serial No.): 09/208,740 (Filing Date): 12/08/1998 (Status): pending

(Application Serial No.): _____ (Filing Date): _____ (Status): _____

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.
(List name and registration number)

Name:Donald R. Boys Reg. No. 35,074

DIRECT TELEPHONE CALLS TO:

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I hereby declare that all statements made herein of my own knowledge are true and that statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: Blake Earl Hayward

1st inventor's signature: _____ Dated: _____

Residence: 3600 Bridge Park Way 2nd Floor, Redwood Shores, CA, 94065 Citizenship: US

Post Office Address: P.O. Box 330441 San Francisco, CA 94133

Full name of 2nd joint inventor, if any:

2nd inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 3rd joint inventor, if any:

3rd inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 4th joint inventor, if any:

4th inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 5th joint inventor, if any:

5th inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 6th joint inventor, if any:

6th inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 7th joint inventor, if any:

7th inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

Full name of 8th joint inventor, if any:

8th inventor's signature: _____ Dated: _____

Residence: _____ Citizenship: _____

Post Office Address: _____

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VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) & 1.27(c))--SMALL BUSINESS CONCERN		Docket Number (Optional) P3953
<p>Applicant or Patentee: <u>Blake Earl Hayward</u></p> <p>Application or Patent No.: <u>N/A</u></p> <p>Filed or Issued: <u>NA</u></p> <p>Title: <u>Network-Based Verification and Fraud-Prevention System</u></p> <p>I hereby declare that I am</p> <p><input type="checkbox"/> the owner of the small business concern identified below;</p> <p><input checked="" type="checkbox"/> an official of the small business concern empowered to act on behalf of the concern identified below:</p> <p>NAME OF SMALL BUSINESS CONCERN <u>Yodlee.com, Inc.</u></p> <p>ADDRESS OF SMALL BUSINESS CONCERN <u>3600 Bridge Parkway, 2nd Floor, Redwood Shores, CA 94065</u></p> <p>I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.</p> <p>I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:</p> <p><input checked="" type="checkbox"/> the specification filed herewith with title as listed above.</p> <p><input type="checkbox"/> the application identified above.</p> <p><input type="checkbox"/> the patent identified above.</p> <p>If the rights held by the above identified small business concern are not exclusive, each individual, concern, or organization having rights in the invention must file separate verified statements averring to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).</p> <p>Each person, concern, or organization having any rights in the invention is listed below:</p> <p><input checked="" type="checkbox"/> no such person, concern, or organization exists.</p> <p><input type="checkbox"/> each such person, concern, or organization is listed below.</p> <p>Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)</p> <p>I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.</p> <p>NAME OF PERSON SIGNING <u>P. Venkat Rangan</u></p> <p>TITLE OF PERSON IF OTHER THAN OWNER <u>President and CEO</u></p> <p>ADDRESS OF PERSON SIGNING <u>3600 Bridge Parkway, 2nd Floor, Redwood Shores, CA 94065</u></p> <p>SIGNATURE _____ DATE _____</p>		

Burden Hour Statement: This form is estimated to take 0.3 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.